

February 7, 2011

# UTAH DISTRICT NEWSLETTER

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## Save the Date:

February 9, 2011  
Business Essentials: Web Marketing  
Salt Lake Chamber  
175 East 400 South  
Salt Lake City, UT  
3:00 pm—5:00 pm  
(801) 328-5052

February 16, 2011  
Salt Lake SCORE Workshop  
Salt Lake County Building Complex  
Salt Lake City, UT  
5:30 pm to 8:00 pm  
(801) 746-2269

February 23, 2011  
8(a) Orientation—SBA Office  
125 South State Street, 2nd floor  
Salt Lake City, UT  
10:00 am to 11:30 am  
Contact: (801) 524-6831



Your Small Business Resource

## SBA Announces Contracting Program For Women-Owned Small Businesses

*First Contracts Expected to be Awarded through WOSB Program*

**WASHINGTON** – Women-owned small businesses can begin taking steps to participate in a new federal contracting program on Friday, Feb. 4, the U.S. Small Business Administration announced today. The new Women-Owned Small Business (WOSB) Federal Contract Program will be fully implemented over the next several months, with the first contracts expected to be awarded by the fourth quarter of fiscal year 2011.

"Implementing the Women-Owned Small Business contracting rule has been a top priority for the Obama Administration and SBA," said Administrator Karen Mills. "Women-owned businesses are one of the fastest growing sectors of the economy. As we continue to look to small businesses to grow, create jobs and lead America into the future, women-owned businesses will play a key role. That's why providing them with all the tools necessary to compete for and win federal contracts is so important. Federal contracts can provide women-owned small businesses with the oxygen they need to take their business to the next level."

The WOSB Federal Contract Program will provide greater access to federal contracting opportunities for WOSBs and economically-disadvantaged women-owned small businesses (EDWOSBs). The Program allows contracting officers, for the first time, to set aside specific contracts for certified WOSBs and EDWOSBs and will help federal agencies achieve the existing statutory goal of five percent of federal contracting dollars being awarded to WOSBs.

On Feb. 4, SBA will release instructions on how to participate in the program, as well as launch the secure, online data repository for WOSBs to upload required documents, on its website: [www.sba.gov/wosb](http://www.sba.gov/wosb). SBA will also release an application to become an SBA-approved third party certifier for this program on that date. This will be the first version of the application. SBA welcomes comments and suggestions on this first version of the application.

During the ramp up period over the next several months, SBA is encouraging small business owners to review program requirements and ensure their required documents are uploaded to the repository. WOSBs also will need to update their status in the Central Contractor Registration (CCR) and the Online Representation and Certification Application (ORCA) to indicate to contracting officers that they are eligible to participate. The General Services Administration is currently updating these systems and they are expected to be completed in April, 2011.

Similarly, the WOSB rule in the Federal Acquisition Regulation (FAR), which is the companion to the SBA rule, is now going through final review, and is also expected to be issued by April. With these pieces in place, SBA expects to see the first contracts awarded through the program by the all-important fourth quarter, when the largest percent of federal contracts are awarded.

Every firm that wishes to participate in the WOSB program must meet the eligibility requirements and either self-certify or obtain third party certification. At this time, SBA has not approved any third party certifiers. Regardless of their certification method, WOSBs must also upload required documents proving their eligibility to a secure online data repository developed and maintained by SBA.

To qualify as a WOSB, a firm must be at least fifty-one percent owned and controlled by one or more women, and primarily managed by one or more women. The women must be U.S. citizens and the firm must be considered small according to SBA size standards. To be deemed "economically disadvantaged", a firm's owners must meet specific financial requirements set forth in the program regulations.

The WOSB Program identifies eighty-three four-digit North American Industry Classification Systems (NAICS) codes where WOSBs are underrepresented or substantially underrepresented. Contracting officers may set aside contracts in these industries if the contract can be awarded at a fair and reasonable price, the contracting officer has a reasonable expectation that two or more WOSBs or ED-WOSBs will submit offers for the contract and the anticipated contract price is not greater than \$5 million for manufacturing contracts and \$3 million for other contracts.

Each stage of implementation is part of SBA's mission to make the Program efficient and user-friendly, and to ensure its benefits go only to qualifying WOSBs. SBA is excited to launch this new program to provide WOSBs with increased opportunities to compete for and win federal contracts, ultimately helping WOSBs create and retain more jobs.

For more information on the Women-Owned Small Business Program or to access the instructions, applications or database, please visit [www.sba.gov/wosb](http://www.sba.gov/wosb).

## SBA and Agility Recovery Solutions Offer Monthly Small Business Disaster Preparedness Webinars

**WASHINGTON** – Small business owners have an opportunity to get tips on business continuity planning in 2011 through a series of free webinars hosted by the U.S. Small Business Administration and Agility Recovery Solutions.

Information on gauging your business's potential vulnerabilities to natural and man-made disasters will be presented during the "Starting Fresh—Assessing Risk & Threats to your Business in 2011" webinar on Tuesday, Jan. 18 at 2 p.m. Eastern time.

During the hour-long webinar, Agility CEO Bob Boyd and business continuity planner Mark Norton will discuss the basics of risk assessment, the importance of identifying critical small business functions, and employee preparedness.

"A vital part of growing a small business is guarding the company's infrastructure," said SBA Administrator Karen Mills. "These free disaster preparedness webinars are an opportunity for business owners to learn how to become proactive and practical about analyzing risks and making a plan to recover. This is about not only protecting the business before disaster strikes, but having a plan in place so the business rebuilds quickly and thrives."

The SBA has partnered with Agility Recovery Solutions to offer small business continuity strategies via their "PrepareMyBusiness" website at [www.preparemybusiness.org](http://www.preparemybusiness.org). To register, go to <https://www1.gotomeeting.com/register/785086473>.

Dates and topics for upcoming free webinars are as follows:

**Feb. 15 – "Disaster Recovery Year in Review"**

**March 15 – "SBA Disaster Assistance"**

**April 19 – "Leading with resiliency during a disaster"**

**May 17 – "Crisis Communications Planning"**

**June 21 – "Hurricane Season preparation"**

**July 19 – "Disaster recovery best practices"**

**Aug. 16 – "Social media and disaster recovery"**

**September** – Weekly webinars during National Preparedness Month include testing recovery plans, Pandemic planning, and securing management support for recovery planning.

**Oct. 18 – "Preparing your business for the Winter Weather season"**

**Nov. 15 – "The Impact of Preparedness on the bottom Line"**

**Dec. 20 – "Management obligations during Disaster Recovery"**

More preparedness tips for businesses, homeowners and renters are available on the SBA's website at <http://www.sba.gov/content/disaster-preparedness>.

## RESOURCE PARTNER SCORE

### SCORE

SCORE is a non-profit association sponsored by the SBA. SCORE's counselors are working or retired business owners, executives, and corporate leaders who volunteer their time to provide free business counseling. The volunteer counselors provide advice in virtually every area of business management, including preparing a business plan, choosing a legal structure, financing, record keeping, complying with tax regulations and marketing. Just call and make an appointment for **free** counseling.

Salt Lake 801-746-2269  
Ogden 801-629-8613  
St. George 435-652-7741  
Orem/Provo 801-373-8660  
Logan 435-760-7937

### Marketing Workshops Stephanni Myers presenter

### New SCORE Workshops

Friday Afternoon  
1:00pm–3:00pm

January 21, 2011  
General Marketing Overview

January 28, 2011  
Naming your business, trademarks, developing Marketing position, attracting primary target market and advertising.

February 11, 2011  
Writing and Using a working marketing plan—research, customer feedback, competitive intelligence, the internet, brand management, pricing, supply channels, ROI, reports, sales and more.

**Workshops repeat monthly**  
**\$25 for three workshops \$10 for one**

Reservations—801-746-2269

## HOW TO START AND OPERATE A NEW BUSINESS SPONSORED BY SALT LAKE COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT

### Free Workshop Offered by SCORE

Participants in this workshop will learn many of the essential things that must be accomplished to insure a successful start for new business.

**The Business Plan**—In this session there will be a discussion of where to find guidelines for writing a business plan.

**Choosing the Best Legal Organization**— Learn the advantages and disadvantages of the common types of legal organization for your business.

**Financing Your Business**— When you apply for a business loan, how do you convince the lender that you are worthy of a loan?

**Recordkeeping and Taxes**— You will learn about financial re-

ports,

Alternative ways to collect and maintain financial information for your records and how to choose a CPA.

**Insurance**—A well-designed business insurance policy is one of the key assets of your business. Discover how to choose an insurance agent.

**Marketing and Advertising**— A company cannot be successful without a unique, high-quality advertising plan. The presenter will explain what information is needed for a top-quality advertising campaign.

Location  
SL County Building Complex  
2001 South State St.  
South Bldg Room 2600  
Salt Lake City, UT  
(801)-746-2269

2011 Schedule  
8:30am–4:30pm

January 19	July 20
February 16	August 17
March 16	September 21
April 20	October 19
May 18	November 16
June 15	December 14

Www.saltlakescore.com  
penny@saltlakescore.com



**New SCORE Logo**

## HOW TO FORM A LLC

Participants in this workshop will learn how to complete the paperwork to register a Limited Liability Company. The presenter of this workshop has many years experience as a business attorney.

### Topics Include

Articles of Organization.  
Operating Agreement.  
Amending Articles of Organization.

Amending the Operating Agreement.  
Protecting personal assets.  
What "piercing the corporate veil" means.

Guidelines regarding the management and operation.  
Where and how to file your documents.

How to select a business lawyer.  
penny@saltlakescore.com

**2011 Schedule**  
**5:30pm-8:00pm**

<b>January 19</b>	<b>April 20</b>
<b>July 13</b>	<b>October 19</b>

Location  
Parsons Kinghorn Harris  
111 East Broadway, 11 Floor  
Salt Lake City  
(801) 746-2269  
Cost: \$85

## Women's Business Center

The Women's Business Center is partially funded through a cooperative agreement with the SBA and the Salt Lake Chamber. The mission of the Women's Business Center at the Salt Lake Chamber is to provide entrepreneurs and small business owners, with a focus on women, the critical skills, knowledge, tools and support to increase their success and positively impact the economy.

Their services include:

- Free one-on-one counseling
- Access to financing
- Networking opportunities
- Business training
- Networking of contacts through the Salt Lake Chamber
- Mentoring program – Women's Network for Entrepreneurial Training WNET
- Small business workshops.

For more information contact Pamela Okumura at: 801-328-5052 or [pokumura@slchamber.com](mailto:pokumura@slchamber.com) [www.slchamber.com](http://www.slchamber.com)

### Jump Start

Whether you are a start-up business, an existing business, or just looking at possibly going into business...this seminar is for you! Come learn about the Women's Business Center and we will show you a few critical tools that will help you to "jump start" your business! Registration is FREE, but you may be subject to a No Show Fee of \$10.00.

When: Wednesday, February 2, 2011  
Time: 3:30-5:00 pm  
Where: Salt Lake Chamber, Eccles Room  
175 East 400 South (University Blvd)  
Salt Lake City, UT 84111  
Suite #600

Walk-ins Welcome!

Use the following link to register online:  
[http://www.slchamber.com/page/weblinks/view/wbc\\_calendar](http://www.slchamber.com/page/weblinks/view/wbc_calendar)

## RESOURCE PARTNER WOMEN'S BUSINESS CENTER

### Lunch & Learn | Workplace Flexibility

#### Sloan Award Kick-Off

##### "What we wish we had known our first award submission"

The Alfred P. Sloan Awards for Business Excellence in Workplace Flexibility are part of When Work Works, a research-based initiative to highlight how effective and flexible workplaces can yield positive business results and help employees succeed at work and at home.

Using a rigorous scoring methodology that emphasizes the real life experiences of employees and incorporates national benchmarks for employer practices, the Alfred P. Sloan Awards honor organizations that are using workplace flexibility as a strategy to make

work "work" better—for both the employer and the employee.

The award program is national in scope, and recognizes model employers of all types and sizes across the U.S. for their innovative and effective workplace practices. It is a site-based award, and for employers with more than one location it is the local worksite that applies for the award.

When Work Works is a project of Families and Work Institute in partnership with the U.S. Chamber of Commerce's Institute for a Competitive Workforce and the Twiga Foundation, with funding from the Alfred P. Sloan Foundation.

#### Will Cover:

Detail about Sloan Awards  
Submission deadlines  
Application Process – two steps  
Time Commitment  
How to encourage employees during Survey Phase  
Other FAQ's

When: February 9, 2011  
Time: 11:30 – 1:00 pm  
Where: SL Chamber, Eccles Rm  
175 East 400 South  
SLC, UT 84111  
Suite #600  
Cost: \$10 per person

#### Business Essentials: Web Marketing

##### Web Marketing Will Cover:

- Basics of Web Marketing
- Definition of Web Marketing
- Competitive Recon
- Link & Search Engines
- Localization

When: Wednesday, February 9, 2011  
Time: 3:00 – 5:00 pm  
Where: Salt Lake Chamber, Eccles Room  
175 East 400 South  
Salt Lake City, UT 84111  
Suite #600  
Cost: \$10 per person

Walk-ins Welcome!

Use the following link to register online:  
<http://www.slchamber.com/page/>



Parker Garlitz

C. Parker Garlitz founded one of the First ISP's in Utah in 1993, and has been actively marketing on the Web ever since. Parker started selling printer and copier supplies on line and currently owns and runs Living Whole Foods, Inc., with over \$4 Million in annual ecommerce sales and growing at over 20% per year.

In addition to his own ecommerce business, he has also consulted for dozens of mid-sized to large companies in helping them improve online conversion rates, search engine optimization, paid search management, Amazon selling strategies, comparison shopping engines, social network strategies, link building and more.

Parker is an eBay Gold Powerseller, and currently manages over \$2 Million a year in paid search budget for himself and his clients. He has generated tens of millions of dollars in online revenue for himself and his clients through direct ecommerce sales and B2B lead generation.

Parker is an internationally recognized Internet marketing expert and has trained business owners in all 50 US States, Canada, New Zealand, Australia, and South Africa on how to use the Internet to reach a larger and more qualified target audience. Parker also serves as VP of Web Marketing at Crexendo, a full service web marketing agency.

## SBDC

The SBDC is a collaboration between SBA, the State of Utah, and higher education. SBDC Centers are located at various educational institutions around the state. They provide **Free** counseling, low-cost training and online counseling and training. For more information contact the center closest to you.

USBDC Lead Center  
801-957-3484

Blanding	435-678-2201
Moab	435-678-8102
Cedar	435-865-7707
Ephraim	435-283-7376
Snow	435-893-2252
Kaysville	801-593-2202
Logan	435-797-2277
Ogden	801-626-7232
Orem/Provo	801-863-8230
Price	435-613-5435
St. George	435-652-7741

## Developing Your Child Care Business

This course is designed to teach Child Care Center Directors and Owners how to effectively manage and grow their businesses.

16-Week management training program split up into 4 — 4 week modules. For more information on Developing Your Child Care Business, please contact Carrie Menzel at (801) 957-5240 or by email at [carrie.menzel@slcc.edu](mailto:carrie.menzel@slcc.edu).

### Module I

#### Managing Your Child Care Center

- Business concepts & Descrip.
- Developing service plan
- Operating and control systems
- Marketing Plan
- Location

### Module II

- Marketing Plan Part II
- Managing Center Financials

## RESOURCE PARTNER SBDC

### How to Find Customers

The best way to achieve success is to start with a solid foundation. Strategic business planning is essential to any small business in today's market. This four week course will focus on all the essential elements of business strategy needed to succeed. Learn how to identify your company's top priorities, focus your efforts on delivering the right products to the right customers, and how to identify your

business's competitive advantage. The discussion will also focus on rules for creating good messaging, creating partnerships to help your company grow and how to avoid common mistakes made by most new businesses. Create the business you want with the right tools and the right plan.

2/16/11—3/9/11  
Wednesdays

6:00 PM - 9:00 PM

Miller Campus  
330 MCPC, 9690 South 300  
West, Sandy, UT

### Start Smart

Starting a new business can be an intimidating task. This seminar is the perfect primer for anyone who is thinking about starting a business or new business venture. During the two hour lecture we will help you come up to speed on the essential elements to business success. Topics include rewards and drawbacks of business ownership, business entry strategies, legal and regulatory compliance, business planning, choosing a form of business ownership, debt and equity financing, and sources of business assistance.

**Start Smart for February - 2/3/11 & 2/17/11 (Thursdays)**

3:00 – 5:00pm

At the Miller Campus,

330 MCPC, 9690 South 300 West, Sandy, UT

**FREE**

### How to Grow with Internet Marketing

Successfully integrate, segment and target your marketing strategy online. The internet plays an important role in the business of today. Learn the basic concepts of internet marketing and determine which type of internet marketing is right for your business. This four week course will help you to initiate an effective internet marketing strategy and utilize search engine optimi-

zation to get your site noticed. This course is great for anyone thinking about launching a new site for their business or those who want to optimize what they currently offer. Keep your business current and stay ahead of the curve.

Cost: \$100.00

**03/23/10 - 04/13/11**  
**(Wednesdays)**  
**In 207 MFEC**

6:00 PM - 9:00 PM

At the Miller Campus, 207  
MFEC, 9690 South 300 West,  
Sandy, UT



LENDER	January Loan Numbers	January Total Dollars	YTD Loan Numbers	YTD Dollars
ALLIANCE COMMUNITY FCU	2	\$60,000	8	\$440,000
AMERICA FIRST FCU	10	\$280,000	18	\$500,000
AMERICAN BANK OF COMMERCE D/B/A AMBANK	0	0	5	\$5,264,500
AMERICAN BANK OF THE NORTH	0	0	1	\$180,000
AMERICAN NATIONAL BANK	0	0	1	\$193,400
BANK OF AMERICAN FORK	2	\$645,000	14	\$4,078,000
BANK OF THE WEST	0	0	2	\$504,100
BANK OF UTAH	0	0	1	\$279,000
BEEHIVE CU	0	0	0	0
BRIGHTON BANK	2	\$905,000	4	\$1,335,000
CACHE VALLEY BANK	0	0	0	0
CAPITAL COMMUNITY BANK	0	0	1	\$225,000
CELTIC BANK CORPORATION	1	\$25,000	34	\$32,291,800
CENNTENNIAL BANK	0	0	0	0
CENTRAL BANK	0	0	23	\$3,272,500
CHARTWAY FCU	2	\$133,300	6	\$286,200
COMMUNITY W. BANK NATL ASSOC	0	0	0	0
COMPASS BANK	0	0	0	0
CYPRUS FCU	0	0	1	\$35,000
EASTERN UTAH COMMUNITY FEDERAL CU	0	0	1	\$248,000
EXCEL NATIONAL BANK	0	0	0	0
FIRST BANK & TRUST CO.	0	0	0	0
FIRST NATIONAL BANK OF LAYTON, THE	0	0	5	\$3,078,500
FIRST UTAH BANK	0	0	6	\$4,152,700
FRONTIER BANK, FSB	0	0	0	0
GOLDENWEST FCU	0	0	1	\$30,000
GRAND VALLEY BANK	0	0	2	\$125,000
GRANITE FCU	0	0	0	0
HORIZON UTAH FCU D/B/A HORIZON CU	0	0	1	\$25,000
JORDAN FCU	1	\$19,000	4	\$301,500
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	2	\$130,400	20	\$6,989,200
KEYBANK NATIONAL ASSOCIATION	1	\$692,000	8	\$1,743,000
LEWISTON STATE BANK	0	0	0	0
LIBERTY BANK, INC.	1	\$150,000	2	\$380,000
LIVE OAK BANKING COMPANY	0	0	1	\$1,840,000
MEADOWS BANK	0	0	2	\$510,500
MOUNTAIN AMERICA FCU	12	\$352,000	56	\$4,644,600
MOUNTAIN WEST SMALL BUSINESS FINANCE	14	\$7,043,000	59	\$31,919,000
NATIONAL BANK OF ARIZONA	0	0	1	\$12,500
NEVADA COMMERCE BANK	0	0	0	0
NUMERICA CU	0	0	0	0
PRIME ALLIANCE BANK	0	0	0	0
PROFICIO BANK	0	0	2	\$1,297,000
SPIRIT OF TEXAS BANK, SSB	0	0	1	\$204,800
STATE BANK OF SOUTHERN UTAH	6	\$174,100	22	\$1,440,500
SUNFIRST BANK	0	0	1	\$2,000,000
SUPERIOR FINANCIAL GROUP, LLC	0	0	5	\$55,000

LENDER	January Loan Numbers	January Total Dollars	YTD Loan Numbers	YTD Dollars
U.S. BANK NATIONAL ASSOCIATION	1	\$50,000	15	\$11,315,600
UNITED CENTRAL BANK	0	0	0	0
UNITED MIDWEST SAVINGS	1	\$719,600	1	\$719,600
UNIVERSITY FIRST FCU	1	\$60,000	7	\$1,150,000
USU CHARTER FCU	0	0	0	0
UTAH CERTIFIED DEVELOPMENT COMPANY	5	\$5,630,000	23	\$14,138,000
UTAH COMMUNITY FCU	0	0	0	0
UTAH FIRST FCU	2	\$65,000	2	\$65,000
VECTRA BANK	0	0	2	\$636,100
WELLS FARGO BANK, NATIONAL ASSOCIATION	0	0	19	\$8,175,000
WESTERN COMMUNITY BANK	0	0	1	\$67,000
YELLOWSTONE BANK	0	0	1	\$5,000,000
ZIONS FIRST NATIONAL BANK	24	\$2,264,600	219	\$34,318,900
<b>TOTALS</b>	<b>90</b>	<b>\$19,398,000</b>	<b>609</b>	<b>\$185,466,500</b>